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on October 24, 2008

PATENT  
Attorney Docket No.: 020375-047100US

TOWNSEND and TOWNSEND and CREW LLP

By: /Sandra Lee Bourassa, PLS/  
Sandra Lee Bourassa, PLS

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Kerry Sellen

Application No.: 10/675,590

Filed: September 30, 2003

For: SYSTEMS AND METHODS OF  
PROCESSING CASH  
CONCENTRATION DISBURSEMENT  
TRANSACTIONS

Customer No.: 20350

Confirmation No. 9932

Examiner: Uyen Chau N. Le

Technology Center/Art Unit: 2887

AMENDMENT

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed March 17, 2008, please enter the  
following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this  
paper.

**Remarks** begin on page 17 of this paper.